

Exhibit T



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The [XRP TipBot](#) is a multi-platform application that monitors social media posts on Twitter, Reddit, or Discord, and allows one person to send another person XRP. It started as a hobby project by enthusiastic developer and XRP community member [Wietse Wind](#), who is based in The Netherlands. The XRP TipBot is an easy way to send XRP while also raising awareness and bringing more people to the XRP community. The XRP TipBot has also been used for good, helping many charities.

Regulatory changes

With cryptocurrency custody [regulation](#) coming to The Netherlands, there are not enough resources nor time for Wietse's hobby project to comply with these changes.

As Wietse explains in a [blog post](#), the bill was passed on April 21st, providing a six month grace period, starting January 10th, 2020. However, registration is mandatory by May 18th, three days from today, while there is great uncertainty on the costs required.

As Wietse continues, "A deadline I cannot possibly meet. Costs I cannot possibly predict. Implementing KYC and AML myself. While plans still exist to do all of this in a more generic way I decided I can't get my ducks in a row within a few weeks (now days), and I don't want to charge absurd fees for using the TipBot. That wouldn't make any sense, and take all the fun out of it."

Taking the entire XRP TipBot on ledger through [XUMM](#) was not a viable option. The 20 XRP account reserve means that new users would not be able to onboard unless someone tipped them 20 XRP at once, while the whole onboarding experience would be too complicated. Two of the main reasons behind the TipBot's success was its simplicity and the minimal cost of using it.

Will the TipBot have a similar fate to XRParrot and XRPtext

In the past few months, due to these regulatory changes in The Netherlands, Wietse has had to terminate two other XRP related projects. [XRParrot](#), a platform that enabled users to convert fiat into XRP at low cost and without the need for an exchange and [XRPtext](#), an app that allowed users to send XRP using text messages. Would the XRP TipBot suffer the same fate?

Uphold to the rescue

Uphold is a digital wallet and trading platform operating since 2015. After thoroughly discussing all aspects of a possible partnership, the XRP TipBot will now live on:

“So I called them. A week ago. What would/could XRP TipBot ❤️ Uphold look like? Would we be able to partner up in a matter of days? We had calls at odd hours (early mornings & late nights (time zones)). The Uphold team went all out to help me. To allow the XRP TipBot to survive. And they did!”

The XRP TipBot will live on, but now all XRP TipBot users will have to link an Uphold account to be able to hold & receive XRP. XRP Tipbot users that already have an Uphold account will be able to easily link their account to the TipBot a few days from now. Users without an Uphold account will have to register at Uphold first. Of course, users will be able to skip this and simply withdraw their TipBot balance to a destination account of their choice.

New capabilities available

As soon as XRP TipBot users link their accounts with an Uphold account, they will have the following capabilities:

- Fiat on-ramp
 - Fiat off-ramp
 - Crypto currency exchange (from / to the TipBot linked account)
 - Optional: linked TipBot balance for multiple social media accounts, eg. Twitter (Private) + Twitter (corporate) + Reddit + Discord sharing balance. Or separate balances per account.
- Mix and match!

The XRP TipBot did not only overcome this hurdle but made the best out of a difficult situation to continue with more capabilities. Wietse will provide more information on the migration as soon as the last lines of code are done. Wietse promises that not a single drop of XRP will be lost, and the migration process to Uphold will be as simple as possible.